

<b>Information to identify the case:</b>			
Debtor 1	<b>Thomas H Dwyer</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Michelle M Dwyer</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>15-26183</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas H Dwyer

Michelle M Dwyer

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

June 15, 2020

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Thomas H Dwyer  
Michelle M Dwyer  
DebtorsCase No. 15-26183-JPC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mmiller  
Form ID: 3180WPage 1 of 3  
Total Noticed: 54

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db/jdb +Thomas H Dwyer, Michelle M Dwyer, 6264 S. Gullikson Road, APT# 4C,  
Chicago, IL 60638-3943

23691481 +Adventist Midwest Health, PO Box 9246, Oak Brook, IL 60522-9246

23552288 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: CBNA, Attn: Bankruptcy Dept., 50 Northwest Point Road,  
Elk Grove Village, IL 60007)

23552308 +City of Chicago Bureau Parking, Department of Revenue, PO Box 88292,  
Chicago, IL 60680-1292

23552292 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241

23552291 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002

23552315 +LaGrange Memorial Hospital, Bankruptcy Dept, 5101 S. Willow Springs Rd,  
LaGrange, IL 60525-2600

23552316 +LaGrange Womens Clinic, Bankruptcy Dept, 5201 S Willow Springs Rd, LaGrange, IL 60525-2689

23552311 +Lishmore Place Association, 6264 S Gullikson Rd, 4C, Chicago, IL 60638-3943

23552295 +MBB, Attn: Bankruptcy Dept., 1460 Renaissance Dr, Park Ridge, IL 60068-1331

23552320 +Medical Business Bureau, Bankruptcy Department, PO Box 1219, Park Ridge, IL 60068-7219

23552279 +Merchants Credit Guide, Attn: Bankruptcy Dept., 223 W Jackson Blvd Ste 4,  
Chicago, IL 60606-6914

23780434 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

23552287 +Robert Dwyer, 2892 S Archer Ave 3rd Fl, Chicago, IL 60608-5709

23552285 +SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-On Credit LLC, Attn: Bankruptcy Dept., PO Box 506,  
Gurnee, IL 60031)

23552310 +Secretary of State, Attn: Safety & Financial Resp, 2701 S. Dirksen Pkwy.,  
Springfield, IL 62723-0002

23552321 +Souma Diagnostics, PBP, 680 N Lake Shore Dr, Suite 1430, Chicago, IL 60611-8702

23552307 +St. Rene Goupil, 6340 S. New England, Chicago, IL 60638-4836

23552290 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000

23552319 +West Suburban Bank, Attn: Bankruptcy Department, 711 S. Westmore Ave.,  
Lombard, IL 60148-3770

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+E-mail/Text: bncnotice@tomvaughntrustee.com Jun 16 2020 02:52:35 Tom Vaughn,  
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764

23583093 +EDI: PHINAMERI.COM Jun 16 2020 06:13:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
P O Box 183853, Arlington, TX 76096-3853

23552309 +EDI: PHINHARRIS Jun 16 2020 06:13:00 Arnold Scott Harris PC, Bankruptcy Dept.,  
111 W. Jackson Blvd., Ste. 600, Chicago, IL 60604-3517

23552305 +EDI: CAPITALONE.COM Jun 16 2020 06:13:00 Best Buy/Capital One, Bankruptcy Department,  
PO Box 5253, Carol Stream, IL 60197-5253

23805043 EDI: BL-BECKET.COM Jun 16 2020 06:13:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

23552317 +EDI: CONVERGENT.COM Jun 16 2020 06:13:00 Convergent Outsourcing Inc.,  
Bankruptcy Department, PO Box 9004, Renton, WA 98057-9004

23552284 +E-mail/PDF: creditonebknofications@resurgent.com Jun 16 2020 02:59:11 Credit One Bank,  
Attn: Bankruptcy Dept., PO Box 98875, Las Vegas, NV 89193-8875

23552294 +E-mail/Text: clerical.department@yahoo.com Jun 16 2020 02:50:58 Creditors Collection B,  
Attn: Bankruptcy Dept., 755 Almar Pkwy, Bourbonnais, IL 60914-2393

28611997 +EDI: AISACG.COM Jun 16 2020 06:13:00 Exeter Finance LLC, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

23552304 +EDI: AMINFOFP.COM Jun 16 2020 06:13:00 First Premier BANK, Attn: Bankruptcy Dept.,  
601 S Minnesota Ave, Sioux Falls, SD 57104-4868

23552278 +EDI: MID8.COM Jun 16 2020 06:13:00 First Premier BANK, C/O Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

23552281 +EDI: PHINAMERI.COM Jun 16 2020 06:13:00 GM Financial, Attn: Bankruptcy Dept.,  
Po Box 181145, Arlington, TX 76096-1145

23552283 +E-mail/Text: bk@gafco.net Jun 16 2020 02:51:59 Great American Finance,  
Attn: Bankruptcy Dept., 20 N Wacker Dr Ste 2275, Chicago, IL 60606-1294

23552280 +EDI: HFC.COM Jun 16 2020 06:13:00 HSBC BANK, Attn: Bankruptcy Dept., Po Box 9,  
Buffalo, NY 14240-0009

23552293 +EDI: PRA.COM Jun 16 2020 06:13:00 HSBC BANK Nevada N.A., C/O Portfolio Recovery ASS,  
120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

23552314 E-mail/Text: accountsreceivable@illinoislending.com Jun 16 2020 02:50:56  
Illinois Lending Corp., Bankruptcy Department, 15008 S. Lagrange Rd.,  
Orland Park, IL 60462

23568679 E-mail/Text: accountsreceivable@illinoislending.com Jun 16 2020 02:50:56  
Illinois Lending Corporation, 701 Lee St Suit 570, Des Plaines IL 60016

23552303 +E-mail/Text: bncnotices@becket-lee.com Jun 16 2020 02:51:11 Kohls/Capone,  
Attn: Bankruptcy Dept., N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

23741943 E-mail/PDF: resurgentbknofications@resurgent.com Jun 16 2020 02:59:14  
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0752-1

User: mmiller  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 54

Date Rcvd: Jun 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23552312 +EDI: RMSC.COM Jun 16 2020 06:13:00 Lumber Liquidators, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
23552318 +EDI: MID8.COM Jun 16 2020 06:13:00 Midland Credit Management, Bankruptcy Department, 8875 Aero Dr., Ste. 200, San Diego, CA 92123-2255  
23718108 EDI: Q3G.COM Jun 16 2020 06:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
23552300 +EDI: RMSC.COM Jun 16 2020 06:13:00 Synch/Amazon, Attn: Bankruptcy Dept., Po Box 965015, Orlando, FL 32896-5015  
23552282 +EDI: RMSC.COM Jun 16 2020 06:13:00 Synch/LUMBER LIQUIDATO, Attn: Bankruptcy Dept., C/O P.O. Box 965036, Orlando, FL 32896-0001  
23914186 +E-mail/Text: bncmail@w-legal.com Jun 16 2020 02:52:11 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
23552302 +EDI: WTRRN BANK.COM Jun 16 2020 06:13:00 TD BANK USA/Targetcred, Attn: Bankruptcy Dept., Po Box 673, Minneapolis, MN 55440-0673  
23572736 +E-mail/PDF: OGCRRegionVBankruptcy@hud.gov Jun 16 2020 02:59:08 U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
23894989 +EDI: VERIZONCOMB.COM Jun 16 2020 06:13:00 Verizon Wireless, Bankruptcy Department, PO Box 3397, Bloomington, IL 61702-3397  
23552306 +EDI: WFNBN.COM Jun 16 2020 06:13:00 Victoria's Secret/Commenity, Attn: Bankruptcy Dept., Box 182510, Columbus, OH 43218-2510  
23552289 EDI: WFFC.COM Jun 16 2020 06:13:00 Wells Fargo HM Mortgage, Attn: Bankruptcy Dept., 8480 Stagecoach Cir, Frederick, MD 21701  
25591162 EDI: WFFC.COM Jun 16 2020 06:13:00 WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700  
23552286 +EDI: WFFC.COM Jun 16 2020 06:13:00 WFDS, Attn: Bankruptcy Dept., Po Box 1697, Winterville, NC 28590-1697  
23620348 EDI: WFFC.COM Jun 16 2020 06:13:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
23685569 +EDI: WFFC.COM Jun 16 2020 06:13:00 Wells Fargo Bank, NA, Attention: Payment Processing, Mac# D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23659911\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
23552301\* +Credit One Bank, Attn: Bankruptcy Dept., Po Box 98875, Las Vegas, NV 89193-8875  
23552299\* +Creditors Collection B, Attn: Bankruptcy Dept., 755 Almar Pkwy, Bourbonnais, IL 60914-2393  
23552296\* +Merchants Credit Guide, Attn: Bankruptcy Dept., 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914  
23552297\* +Merchants Credit Guide, Attn: Bankruptcy Dept., 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914  
23552298\* +Merchants Credit Guide, Attn: Bankruptcy Dept., 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914  
23552313\* +Robert Dwyer, 2892 S Archer Ave 3rd Fl, Chicago, IL 60608-5709  
23679496\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 (address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048)

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0752-1

User: mmiller  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 54

Date Rcvd: Jun 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

Cari A Kauffman on behalf of Creditor AMERICREDIT FINANCIAL SERVICES, INC. d/b/a GM Financial  
ckauffman@sormanfrankel.com, dfrankel@sormanfrankel.com  
Crystal V Caceres on behalf of Creditor WELLS FARGO BANK, N.A. ILBankruptcy@dallegal.com  
Kyle T Dallmann on behalf of Debtor 1 Thomas H Dwyer ndil@geracilaw.com  
Michael J Kalkowski on behalf of Creditor Wells Fargo Bank, N.A. mkalkowski@logs.com,  
BK\_IL\_Notice@fisherandshapirolaw.com  
Nathan E Curtis on behalf of Debtor 1 Thomas H Dwyer ndil@geracilaw.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Robert Brynjelsen on behalf of Debtor 1 Thomas H Dwyer ndil@geracilaw.com  
Shera L Bucchianeri on behalf of Debtor 1 Thomas H Dwyer ndil@geracilaw.com  
Steven C Lindberg on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@fallaw.com  
Terri M Long on behalf of Creditor WELLS FARGO BANK, N.A. Courts@tmlong.com  
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 11